



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mahfuzur Rahaman</i> Vill: Ramnagar, Union: Ramnagar, Post: Rajarhat, Upazila: Jessore Sadar, District: Jessore.
Age	:	25 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 (Three) Brothers and 02 (Two) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rosida Khatun
(iii) Father's name	:	Md. Abdul Rafiq
(iv) GB member's info	:	<i>Branch: Norendropur, Centre # 59/mo,</i> <i>Loan no.: 7501, Member since April 20, 2004</i> First loan: Tk. 7,000 Existing loan: Tk. 47,000, Outstanding loan: Tk. 14,758
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Master's in Management
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 30,000 (Thirty thousand). : He has 05 (Five) years working experiences as an assistant in his father's shop.
Other Own/Family Sources of Income	:	His father's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01947622042/ 01758178403
NU's National ID No.	:	4114792367776
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Rosida Khatun is a GB member since April 20, 2004 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for repairing house and purchasing cow and goat.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Masud Store</i>
Address/ Location	:	Ramnagar Bazar, Jessore.
Total Investment in BDT	:	Tk. 475,000
Financing	:	Self Tk. 325,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	6,000	168,000	2,016,000
Less: Cost of Sales / Products (B)	5,400	151,200	1,814,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		400	4,800
Night Guard bill		300	3,600
Shop Rent (self)			-
Mobile bill		500	6,000
Conveyance bill		2,000	24,000
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-01-brother)		3,000	36,000
Provision of bad debt		25	305
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		638	7,650
Total Operating Cost (D)		12,863	154,355
Net Profit (C-D):		3,937	47,245

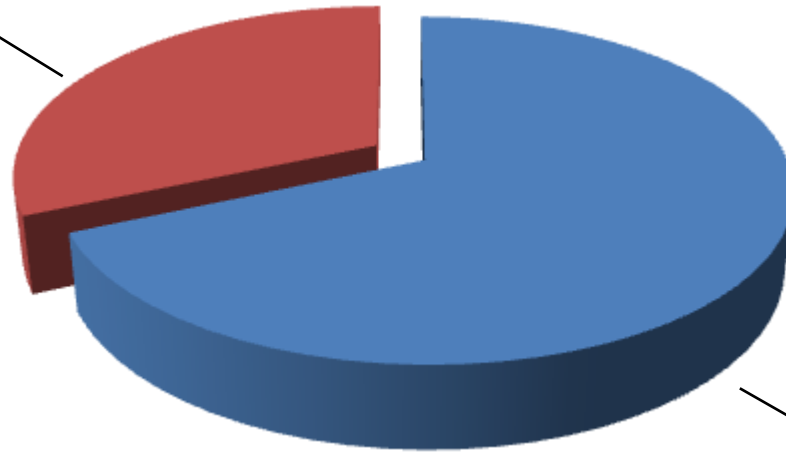
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, bakery item, cosmetics item and stationary item etc.)	Investment in products (grocery item, confectionary item, bakery item, cosmetics item and stationary item etc.)	236,907	150,000	386,907
Investment in Machineries, Equipments & Tools (refrigerator, weight balance, fan and bulb etc)		49,800		49,800
Cash in hand		5,945		5,945
Debtors (Since February, 2016 to at present)		30,548		30,548
Decoration (fixture and fittings)		1,800		1,800
Total Capital		325,000	150,000	475,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 325,000
- GTT's Investment BDT 150,000
- Total Capital BDT 475,000

GTT's Investment
32%



Entrepreneur's
Contribution 68%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income from Products	8,000	224,011	2,688,134	9,520	266,573	3,198,880	10,853	303,894	3,646,723
Less: Cost of Sales / Products (B)	7,200	201,610	2,419,321	8,568	239,916	2,878,992	9,768	273,504	3,282,051
Gross Profit (C) [C=(A-B)]	800	22,401	268,813	952	26,657	319,888	1,085	30,389	364,672
Less: Operating Cost:									
Electricity bill		600	7,200		800	9,600		900	10,800
Night Guard bill		400	4,800		500	6,000		600	7,200
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		3,000	36,000		4,000	48,000		5,000	60,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-01-brother)		4,000	48,000		5,000	60,000		6,000	72,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		25	305		25	305		25	305
Other Cost (stationary & Entertainment etc.)		1,400	16,800		1,600	19,200		1,800	21,600
Non Cash Item:									
Depreciation Expenses		638	7,650		638	7,650		638	7,650
Total Operating Cost (D)	-	16,918	196,685	-	20,418	245,015	-	23,818	285,815
Net Profit (C-D)	-	5,483	72,128	-	6,239	74,873	-	6,571	78,857
Retained Income			72,128			147,000			225,857

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	78,128	86,873	90,857
1.3	Depreciation Expenses	7,650	7,650	7,650
1.4	Opening Balance of Cash Surplus	-	49,778	72,300
	Total Cash Inflow	235,778	144,300	170,807
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	49,778	72,300	98,807

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 01
Future employment:0
- Ownership of business in his own name;
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences: 09 years;

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 550,857 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 142th as Yunus Centre and 23th In-house Executive
Social Business Design Lab
(GTT) on December 03, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





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উপজেলা : যশোর সদর, জেলা : যশোর।

অর্থ বৎসর ২০১৭-২০১৯

বই নং- 1645

লাইসেন্স নং-

ট্রেড লাইসেন্স

তারিখ : ২৬/১২/১৭

প্রতিষ্ঠানের নাম, মেসার্স

মুহাম্মদ হোসেন

লাইসেন্সধারীর নাম :

মোঃ মুহাম্মদ হোসেন

পিতা / স্বামীর নাম :

মোঃ মুহাম্মদ হোসেন

স্থায়ী/অস্থায়ী ঠিকানা :

রামনগর, বাহুবুহা, পদ্মা, মন্দিরা

ব্যবসার স্থান

বাহুবুহা

ব্যবসার ধরণ

হাতি ব্যবসা

ফি প্রদানের পরিমাণ

১০০ টাকা। (টাকা কথায়)

তারিখ পর্যন্ত বৈধ।

কমপক্ষে ১০ দিন

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা

বাহুবুহা

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

সচিব

মোঃ মুহাম্মদ হোসেন
সচিব

মোঃ মোজাম্মেল হোসেন
সচিব

আ/নং/৩০

০১৭১১-২১০৩৩৫



~~স্বাক্ষর~~
কর্তা



গ্রামীণ ব্যাংক

নরেন্দ্রপুর পল্লী উন্নয়ন সমিতি শাখা

সহজ ঋণের পাশ বই

নাম বালিজা ছেড়া

ঝলী নং ৭৫০০

গ্রুপ নং ৫

কেন্দ্র নং ৫০১০

কেন্দ্রের নাম বালেনডাও গ্রাম

বই ইস্যুর তারিখ ০২/০১

শাখা ব্যবস্থাপকের স্বাক্ষর



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ মাহফুজুর রহমান
Name: Md. Mahfuzur Rahaman

পিতা: মোঃ আব্দুর রফিক
মাতা: রাশিদা খাতুন
Date of Birth: 01 Apr 1989

ID NO: 4114792367776

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনো পাতোয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাজা: রামনগর, রামনগর, ডাকঘর: রাজার হাট - ৭৪০০, কোতয়ালী,
বিশ্বার

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৪/০৫/২০০৮

Thank You